



Instructions for acceptance of payments

With bank cards at a real POS terminal

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I. Components of a verifone pos terminal

1. ELEMENTS OF THE TERMINAL

VERIFONE OMNI V200



VERIFONE OMNI V240M



VERIFONE OMNI V200



БЕЗКОНТАКТЕЙ PIN-PAD



In need of assistance, you can contact your Relationship Manager or the 24/7 Call Centre at 02/ 933 71 12 or short number 15 212 for local mobile operators.

VERIFONE OMNI V240M



DATECS BP-5000



2. USEFUL TIPS FOR PROPER OPERATION OF THE TERMINAL:

DO NOT rearrange the POS terminals and the PIN-PAD devices configured with them;

- Use only the chargers provided at the installation of the terminals.

Put the paper roll as shown:



If “No paper” message appears, you have to open the cover of the paper compartment and put the new paper roll by pulling the paper towards the screen so that it sticks out after you close the cover.

PAYMENT AT THE POS TERMINAL MAY BE PERFORMED IN ONE OF THE FOLLOWING WAYS:

1. Waving the contactless card/phone with a NFC technology or an accessory for payment over the POS terminal at the specified place/PIN-PAD (1);
2. Sliding the magnetic stripe of the card through the magnetic stripe reader (2);
3. Reading the chip card in the chip reader of the terminal (3).



In need of assistance, you can contact your Relationship Manager or the 24/7 Call Centre at 02/ 933 71 12 or short number 15 212 for local mobile operators.

II. Accepting payments at a POS Terminal upon purchase of Goods and services

1. PAYMENTS WITH CONTACTLESS BANK CARDS

The contactless card is identical with the standard debit and credit bank cards. The additional element that distinguishes a contactless card is the presence of at least one of the following **special symbols on the face of the card**:



pay*pass*™

Visa
payWave

Visa contactless bank card



Mastercard contactless bank card



A contactless payment is also possible to be made with a phone or an accessory (for instance, a bracelet or a keyring), which allows the customer, by adding his/her card to Wallet mobile application to initiate a payment from a smart phone with a NFC technology or an accessory for payment with an integrated card chip and to perform a contactless payment fast, easily and securely at the POS terminal.

In the case of contactless payments, the card remains with the client during the payment.

The payment with a contactless card is performed in the following way:

- The employee enters the amount of the purchase;
- The customer waves his/her card at the designated area, over the POS terminal or over the contactless reader connected to it;



- After successful reading of the card, the POS terminal (or the reader connected to it) will give a **sound and light signal**.
- The POS terminal prints a **receipt with the familiar requisites certifying successful payment, as the receipt is kept by the merchant**.
- The employee provides a copy of the receipt only upon the client's request.

Usually, if the payment with a contactless card is < than 50 EUR, a PIN code and/or a signature is not required. However, in some cases it may be required. Please, read the messages appearing on the display! The transaction is successful if the POS device prints a receipt with a 6-character authorisation code.

2. PAYMENTS THROUGH CHIP OR MAGNETIC STRIPE READING.

2.1. CHECKING THE CARD PRIOR TO PERFORMING A TRANSACTION:

Prior to proceedings with a payment at the POS terminal, the employee at the merchant outlet checks the authenticity of the card and the availability of the following protective elements:

1. Logo and/or hologram of the card organization – Visa/Mastercard/Maestro/V Pay/ Diners Club/Bcard/China UnionPay;
2. Bank issuing the card;
3. Card number;
4. Name on the card* – of an individual card holder or a company;
5. Validity of the card;

**Some prepaid cards might not have the card holder's name on them.*

EXAMPLE



None of the elements mentioned above should be additionally stucked on the card. If there is such an element, any of the elements mentioned above is missing or if the card is broken, the card must not be accepted for payment.

2.2. PERFORMING THE OPERATION “PURCHASE” OF GOODS OR SERVICES WITH A CARD:

1. S/he enters the amount of the purchase;
2. The employee reads the chip or magnetic stripe of the card;
3. The card holder enters PIN code if such is required;
4. The transaction is successful **if the terminal prints a receipt that contains a 6-character authorization code.**

2.3. PERFORMING THE OPERATION “PURCHASE + CASHBACK”

The operation “Purchase + cashback” enables the customer to simultaneously make a payment with a card and receive cash.

1. The employee chooses the menu “Purchase + cashback” from the home screen;
2. S/he enters the amount to be paid with the card;
3. S/he enters also the amount to be received as cash, **which may not exceed 100 EUR.**

ПОКУПКА:
10.43 EUR
ПАРИ В БРОЙ
50.00 EUR
ОБЩО:
60.43 EUR
ПОТВЪРЖДЕНИЕ

The transaction “Purchase + cashback” may be authorized only partially. In such case only the purchase can be completed, without cashback. The receipt contains the message “The cash is refused by the issuing bank”.

The service “Purchase + cashback” is not offered if there is no purchase.

2.4 CHECKING DETAILS AFTER PERFORMING A TRANSACTION

The employee compares the details on the receipt from the POS terminal with those on the provided bank card, as the following details must be the same:

1. the last 4 digits of the card number;
2. the brand of the card – Visa/Mastercard/Maestro/V Pay/Diners Club/ Bcard/China UnionPay;
3. the name of the card holder – it must be identical to that on the card.



If any of the said details do not coincide, the transaction is rejected, the good/service is not provided to the customer and the payment is cancelled.

Signature of the cardholder on the receipt from the POS terminal is not required if the receipt has the message “No signature required!” on it.

Payments with China UnionPay cards are not allowed at merchants with subject of activity – casinos, gaming halls.

The Customer undertakes to retain and keep any receipts of accepted payments performed via payment/prepaid cards for a period of 13 (thirteen) months from the date of payment.

2.5. TRANSACTIONS WITH MERCHANTS THAT OPERATE AS CASINOS/GAMBLING HALLS/EXCHANGE OFFICES

Mandatory: on the face of the original receipt from the POS terminal, prior to completion of the payment, the employee writes down the following details:

In cases when a payment was made via a Mastercard card without entering a PIN code:

- The first 4 digits of the card number;
- Type and number of the identification document (e.g. passport, driver's licence);
- The card holder's name;
- The word "withdrawal";
- Signature of the employee.

In cases when a payment was made via a Mastercard card and a PIN code was entered:

- The first 4 digits of the card number;
- Type of the identification document (e.g. passport, driver's licence), without writing down its number;
- The word "withdrawal";
- Signature of the employee..

In cases of payments via a Visa card:

- The first 4 digits of the card number;
- Type of the identification document (e.g. passport, driver's licence), without writing down its number.
- The word "withdrawal".
- Signature of the employee.

Signature of the cardholder on the receipt from the POS terminal is not required if the receipt has the message "No signature required!" on it.

3. CANCELLING THE OPERATION “PURCHASE AND CANCELLATION OF PURCHASE + CASHBACK”

The operation “Cancellation” is performed in case of entering of wrong details upon purchase or in case the customer is dissatisfied with the good/service and wants refund.

IN CASE OF CANCELLATION, THE EMPLOYEE PERFORMS THE FOLLOWING ACTIONS:

1. S/he chooses menu “Cancellation” from the home screen;
2. S/he enters password 0000;
3. S/he chooses “Cancellation of purchase”/“Cancellation of purchase + cashback”;
4. S/he enters the number of the receipt;
5. S/he enters the last 4 digits of the customer’s card;
6. S/he enters the amount of the “Purchase”;
7. In case of cancellation of “Purchase + cashback”, the employee enters also the amount of the “Cashback”;
8. The POS terminal prints a receipt with an authorization code if the “Cancellation” is successful.
9. The receipt is then signed by the merchant/the employee and is given to the customer. **The employee may keep a copy of the receipt.**

When the “Cancellation” is performed after the reporting period for the day, an authorization code (AC) and an RRN code (page 22), which are written on the receipt, have to be entered.

In case of impossibility for “Cancellation of purchase” at the terminal, the merchant fills in and sends to his/her Relationship Manager a “Reversal/Refund” form (which can be found on page 30), in which it is indicated the partial or the full amount which should be refunded to the customer.

III. Accepting card-not-present Payments with merchants that Operate as hotels, tourist agencies And rent-a-car companies

Card-not-present payments can be performed by the merchant in 2 different ways, for which the customer has given his/her consent in advance:

- through “**Authorization**” – an amount from the customer’s card is only blocked in advance;
- through “**Advance deposit**” – an amount from the card is charged in advance.

In all cases of card-not-present payments it should be known that:

1. All receipts from the POS terminal with the reservations are kept by the merchant for a period of 13 months from the date of the transaction;
2. An amount charged from a card is refunded only to the card from which it was taken;
3. **Card details received from www.booking.com or any other booking system are not guaranteed. The same have not been checked and in case of subsequent disputes, the responsibility lies solely with the merchant. Especially risky is the use of such details for an advance deposit for the entire stay;**
4. **Payments with manual entering of details are highly risky and may be lost by the merchant in case of disputing; We recommend that the merchants initially take only authorization and then, upon arrival of the customers, read the card physically;**
5. **In case of an unusual situation or doubts about acceptance of card payment, you have to inform your Relationship Manager or contact the Call Centre of the Bank.**

1. BOOKING VIA “AUTHORIZATION” WITH MERCHANTS THAT OPERATE AS TOURIST AGENCIES AND HOTELS

In this kind of operation, the merchant blocks an amount from the customer's card in order to guarantee future payment. The amount must not exceed the amount of the booking confirmed by the customer.

The merchant receives card details through a “Charge form” signed by the customer or from a booking system in which it participates, after which he/she enters them in the POS terminal by:

1. choosing the function “Authorization” from the terminal and entering the required details;
2. keeping the receipt from the POS;
3. confirming the customer's booking and informing him/her of the terms and conditions and ways for cancellation if cancellation becomes necessary.

Upon the customer's arrival to the merchant outlet the employee has to:

Провери резервацията, ангажираните дати и сумата, блокирана по картата на клиента чрез „Авторизация“.

1. check the booking, the saved dates and the amount blocked from the customer's card through the “Authorization”;
2. read physically the customer's card, which was used for the “Authorization”, and for this purpose chooses the function “Purchase + code” and follows the messages on the display;
3. request PIN and/or signature, if such are necessary as confirmation;
4. keep the receipt from the POS terminal and give a copy to the customer.

The amount is credited to the account of the merchant only after successful completion of the operation through the function “Purchase + code”.

The vehicle deposit cannot be used to cover loss, theft and damage to the vehicle. Such amount must be deducted through a new transaction approved by the customer.

In case there are services for which the customer has not paid (mini bar; etc.), the merchant may charge the customer's card if he/she fulfills the following requirements::

1. to notify the customer in writing about the amounts owed by him/her (within 10 days after the customer has checked out of the hotel);
2. to wait for the customer's reply for 20 days, after which the merchant may charge the card by:
 - choosing from the menu of the POS terminal the function
 - "Purchase" and entering the required card details;
 - keeping the receipt from the terminal, the correspondence with the customer and the available documents related to the payment for a period of 13 months;
 - notifying the card holder about the charged amount and ending him/her a copy of the receipt.

In case of non-fulfillment of contractual clauses, in case of damages, etc., within 10 days the merchant sends a notification to the customer together with an official document – an expert opinion from an insurance agent, an offer for performing repairs etc.

If the customer does not show up, the merchant may charge a penalty (NO SHOW) in an amount that corresponds to the price for a one-night stay for which purpose s/he has to:

1. choose the function "Purchase + code" from the terminal;
2. use the details from the receipt with "Authorization";
3. manually fill in the signature field of the receipt with "No show" and keep the receipt;
4. the merchant sends a copy of the receipt to the customer and informs him/her about the charged penalty.

2. AUTHORIZATION FOR MERCHANTS THAT OPERATE AS RRENT-A-CAR SERVICES

In this kind of operation the merchant blocks an amount from the customer's card in order to guarantee the rent of a car by using the function "Authorization". The amount must not exceed the amount of the booking confirmed by the customer.

The merchant receives card details through a "Change form" signed by the customer, after which the merchant enters them at the terminal by:

In need of assistance, you can contact your Relationship Manager or the 24/7 Call Centre at 02/ 933 71 12 or short number 15 212 for local mobile operators.

1. choosing the function “Authorization” from the terminal and entering the required details;
2. keeping the receipt from the POS terminal
3. confirming the booking of the customer and informing him/her about the terms and conditions for cancellation and for delivery of the car.

Upon delivery of the car, the employee at the agency:

1. checks the number of days and the amount blocked from the customer's card through “Authorization”;
2. reads physically the customer's card, which was used for the “Authorization”;
3. chooses the function “Purchase + code” and follows the messages from the POS terminal;
4. requests PIN and/or signature, if such are necessary, and keeps the receipt;
5. gives to the customer a copy of the receipt from the terminal as well as the respective documents for use of the car.

The amount is credited to the account of the merchant only after successful completion of the operation through the function “Purchase + code”.

In case of non-fulfillment of contractual clauses, in case of damages caused to the car, fines, etc., the merchant may charge the customer's card by fulfilling the following requirements:

1. within 10 days after the car has been returned, the merchant has to send to the customer a notification and an official document (an expert opinion from an insurance agent, a licensed service-station, a statement of violation, etc.) about the damages caused by the customer and the amounts payable by him/her.
2. s/he has to wait for the customer's response for 20 days, after which s/he may charge the card for which purpose s/he has to:

- choose from the menu of the POS terminal the function “Purchase” and enter the required card details, following the messages of the POS terminal;
- keep the receipt from the POS terminal, as well as the respective documents for the caused damages for a period of 13 months from the date of the transaction;
- send to the customer a copy of the receipt for the amount charged from the customer’s card.

In case the customer does not show up within the agreed deadlines, s/he may be charged with a penalty of the amount of one-day's rent for a car if this is provided in the general terms and conditions; for this purpose the merchant has to:

- use the details from the receipt with “Authorization” and charge a penalty;
- choose the function “Purchase + code” and follow the messages of the POS terminal;
- on the receipt from the terminal the employee has to write “No show”, to keep it and to send a copy of it to the customer.

3. BOOKING VIA AN “ADVANCE DEPOSIT” FOR MERCHANTS THAT OPERATE AS TOURIST AGENCIES AND HOTELS.

The merchant has to specify with the customer in advance what amount will be charged from his/her card for the booking – the whole amount or only part of it as a guarantee. For more information please refer to Instructions in Case of Hotel Room Bookings, Advance Deposit.

With this function the card can be charged with an advance payment for not more than 14 nights. The amount is transferred to the merchant's account within a few business days.

The merchant receives card details through a “Charge form” signed by the customer or from a booking system, after which he enters them at the terminal by:

- choosing the function “Purchase” from the terminal and entering the required details;
- entering the amount of the advance deposit – the full or partial amount of the reservation;
- upon successful transaction, the POS terminal prints a receipt and its field for signature of the card holder is filled in with the text “Advance deposit”;
- POS receipt is kept and the reservation is confirmed to the customer.

When the customer checks out of the hotel, the employee there checks the reservation – the number of nights and the amount charged from the customer's card.

- If the number of nights of the stay is the same as the number for which the customer has paid, the employee does not proceed to charging the card.
- If the number of nights of the stay exceeds the number for which the customer has paid, the employee arranges with the customer the way of payment of the difference – by physical reading of the card or in cash.
- If the number of nights is less than the number for which the customer has paid, the employee cancels/ reverses the payment through the function "Cancellation of purchase" by following the messages of the POS terminal. The card is read physically and charged for the actual number of nights used by the customer.

In case of impossibility for "Cancellation of purchase" at the terminal, the merchant fills in and sends to its Relationship Manager a "Reversal/Refund" form (which can be found on page 25), in which it indicates the partial or the full amount which should be refunded to the customer.

No refunds will be allowed into a bank account quoted by the customer, in cash or by any other means other than a credit transaction to the card used for the original transaction.

After completion of the operations, the merchant keeps a copy of the receipt from the terminal, gives a copy of it to the customer together with the documents/invoice issued to the customer for his/her stay.

In case there are services used by the customer during his/her stay but not paid by him/her (mini bar, caused damages, etc.), the merchant may charge the customer's card if he/she fulfills the following requirements:

1. to notify the customer in writing about the amounts owed by him/her (within 10 days from check-out);
2. to wait for the customer's reply for 10 days, after which he/she may charge the card for which purpose he/she has to:
 - choose the function "Purchase";
 - enter the details required by the POS terminal by following the messages on the display;

- keep the receipt from the POS terminal and the correspondence with the customer;
- notify the customer about the amount charged from his/her card.

If the customer fails to show up, the merchant may charge a penalty by:

1. keeping the entire advance payment (depending on the terms and conditions agreed on with the customer);
2. charging a penalty for the customer's failure to show up for only 1 night – "No show";
3. informing the customer about the charged amount and sending him/her a copy of the receipt

IV. Messages at POS Terminal

If a transaction cannot be performed, the POS terminal may display various kinds of messages for mistake, such as:

MESSAGE	MEANING	MEANING
PICK UP (4)	The card is blocked.	The transaction cannot be performed. The customer has to contact the issuing bank for information.
Call referral (01)	Card is blocked	Трансакцията не може да се извърши. Клиентът следва да се свърже с банката-издател за проверка.
Declined / invalid card (14)	Unsuccessful transaction	The customer has to pay with another card or in an alternative manner
Transaction declined (05)		
3 wrong PIN codes (55)	Payment limit exceeded	
3 wrong PIN codes (55)	Unsuccessful transaction	
No connection	Communication problem	The merchant has to contact the Call Centre.
Problems with cash register printer		
No available MASTER KEYS	Software problem	
Verification	Unsent daily report	
TAMPER		
Mistake PIN PAD		
Security alarm		

1. NOTES

In order to print out the POS receipts in English, prior to performing the relevant transaction you have to press the keyboard key “**” and this will change the language to “EN”. After the transaction is completed, the POS terminal automatically switches itself back to printing in Bulgarian.

1.1 RECEIPT “PURCHASE”:

Information on the merchant outlet:

- ① Name of the merchant outlet
- ② Address and phone number
- ③ Terminal number

Card details:

- ④ Type of card
- ⑤ Card number
- ⑥ Client name (optional).
- ⑥ Transaction details:
Amount/points

PURCHASE
POS terminal
VERIFONE



PURCHASE
POS terminal
DATECS



PURCHASE
+ CASHBACK



1.2 RECEIPT "CANCELLATION":

Information on the merchant outlet.
Card details.

CANCELLATION OF PURCHASE



Данни за трансакцията:

- ① *Signature of the merchant*
- ② *Authorization code*
- ③ *RRN number*

CANCELLATION OF PURCHASE + CASHBACK



1.3 RECEIPT “REPORT”:

Transaction details:

① *Transaction amounts.*

② *Card amounts*

③ *Balance*

BALANCE AMOUNT

ПЛ. СВЕТА НЕСЕЛЯ 7
ЖК БАР УНИКРЕДИТ
1000 СОФИЯ
ТЕЛ.: 02-933 72 12
20/08/2014 ТЕРМИНАЛ: 93990277
11:15:26

BORICA

ОИД: 0002

СУМ ПО ТРАНЗАКЦИИ ①

ПОКУПКА	002	2.00 EUR
ВЪЗВРАЩАНЕ	002	2.00 EUR
ПАЧ В БРОН	000	2.00 EUR
ВЪЗВРАЩАНЕ	000	2.00 EUR
ПОК. +ПАЧ ВР.	001	2.00 EUR
ВЪЗВРАЩАНЕ	001	2.00 EUR

СУМ ПО КАРТИ ②

VISA	006	2.00 EUR
БАНКА	006	2.00 EUR
СУМ ПО МОСБ		
MOSB	008	2.00 EUR
БАНКА	008	2.00 EUR

БАНКА ③ 0.00 EUR

БАНК ПРИЕМ ЧОДЕНО

2. DAILY REPORT

The daily report covers all transactions performed via the POS terminal for the respective day and is generated automatically.

For manual generation, the merchant chooses for:

SHORT REPORT	DETAILED REPORT
Chooses from the menu "AMOUNT AT THE TERMINAL"	
Enters password "0000"	
From the keyboard chooses – Short report	From the keyboard chooses – Detailed report
	Enters password "1111" (only for Verifone POS)

The POS terminal prints a report

Sending a file

The file is sent automatically, according to the preset time.

For manual sending, the merchant chooses:

1. "AMOUNT AT THE TERMINAL";
2. PASSWORD "0000";
3. "SENDING A FILE/END OF DAY";

In case the POS terminal cannot automatically complete the procedure "Sending a file", it switches to "Verification" mode and the merchant has to contact the Call Centre.

3. TEST CONNECTION

In case of a communication problem with the POS terminal, you can use the function "TEST CONNECTION" from the main menu in order to check whether the POS terminal is properly connected.

Enjoy using the POS terminal!

V. Attachments

1. REFUND/REVERSAL FORM

To:	UniCredit Bulbank AD, Branch:		
Regarding:	Reversal/Refund for accepted payments with Visa and Mastercard cards:		
Reference:	Inventory №		Date:
Merchant name:			
UIC:			TID:
It is mandatory the boxes to be filled in by the Client)			
We are sending you attached a list of Reversal/Refund for payments made with Visa and Mastercard			
Total amount : in the currency of the POS terminal device			

Nº	Order date (dd/mm/yyyy)	Number of the card (last 4 digits)	Authorization code	Amount to be refunded
1				
2				
3				
4				
5				
6				
7				
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

Authorized person:		Commercial support:	
Signature:		Подпись/ Signature:	
Date of submission to UniCredit Bulbank AD:			



In need of assistance, you can contact your Relationship Manager or the 24/7 Call Centre at 02/ 933 71 12 or short number 15 212 for local mobile operators.



The nearest branch of the Bank



Bulbank Mobile



Customer Contact Center

*2274 (for mobile operators)
or 0700 1 84 84
(for a fixed network)



Online

unicreditbulbank.bg